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UTILITY PATENT APPLICATION TRANSMITTAL
(Only for new nonprovisional applications under 37 C.F.R. §1.53(b))

Attorney Docket No.	29279/3:3
First Inventor or Application Identifier	David Resnick
Title	ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT
Express Mail Label No.	EL657217788US

012
 9862 U.S. PTO
 09/734988
 12/11/00

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO:

Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

- * Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
 - Specification [Total Pages (preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R&D
 - Reference to Microfiche Appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
 - Drawing(s) (35 U.S.C. 113) [Total Sheets - Oath or Declaration [Total Pages - Newly executed (original or copy)
 - Copy from a prior application (37 C.F.R. §1.63(d))
(for continuation/divisional with Box 17 completed)
[Note Box 5 below]
 - DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).
- Incorporation by Reference (useable if Box 4b is checked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

- Microfiche Computer Program (Appendix)
- Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - Computer Readable Copy
 - Paper Copy (identical to computer copy)
 - Statement verifying identity of above copies.

ACCOMPANYING APPLICATION PARTS

- Assignment Papers (cover sheet & document(s))
- 37 C.F.R. §3.73(b) Statement (when there is an assignee) Power of Attorney
- English Translation Document (if applicable)
- Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
- Preliminary Amendment
- Return Receipt Postcard (MPEP 503) (should be specifically itemized)
- * Small Entity Statement(s) Statement filed in prior application, Status proper and desired (PTO/SB/09-12)
- Certified Copy of Priority Document(s) (if foreign priority is claimed)
- Other: _____

* NOTE FOR ITEMS 1 & 14, IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. §1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. §1.28)

17. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

Continuation Divisional Continuation-in-part (CIP) of prior application No: 09 / 442,620
 Prior application information: Examiner Richard W. Hess Group/Art Unit: 2764

18. CORRESPONDENCE ADDRESS

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Signature		Date	December 11, 2000

Application No.:

Filed:

Inventors: **David Resnick and Matt J. Callanan**

Title: **ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY ACCOUNT**

Art Unit:

Examiner:

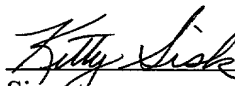
Attorney Docket No.: 29279/3:3

CERTIFICATE OF EXPRESS MAILING

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Signature

Kitty Sisk

Attachments:

For Divisional Patent Application:

- Preliminary Amendment
- Patent Application, including 23 pages of specification and claims
(copied from prior parent patent application)
- Nine sheets of formal drawings
- Combined Declaration and Power of Attorney of prior application
- Information Disclosure Statement with copies of cited references
- Form PTO-1449
- Utility Patent Application Transmittal
- Fee Transmittal (in duplicate)
- Check for \$728.00
- Return receipt postcard